

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-22074-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

MAREKA YNEZ LAMBO  
284 DEERFIELD DRIVE  
MAYS LANDING, NJ 08330-4924

Social Security No.:

xxx-xx-9955

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 7/2/25  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 29, 2025

JAN: lgr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
MAREKA YNEZ LAMBO  
Debtor

Case No. 24-22074-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 29, 2025

Form ID: 132

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:**

Recip ID	Recipient Name and Address
db	MAREKA YNEZ LAMBO, 284 DEERFIELD DRIVE, MAYS LANDING, NJ 08330-4924
520478237	+++ AMEX, P.O. Box 297871, Fort Lauderdale, FL 33329-7871

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 29 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 29 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: bankruptcy@uwm.com	May 29 2025 20:50:00	United Wholesale Mortgage, LLC, 585 South Blvd. E., Pontiac, MI 48341
520504852	Email/PDF: bncnotices@becket-lee.com	May 29 2025 21:13:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520497173	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 29 2025 20:49:00	Bank Of America, P.O. Box 982238, El Paso, TX 79998-2238
520497174	+ Email/Text: BarclaysBankDelaware@tsico.com	May 29 2025 20:50:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
520497175	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 29 2025 20:59:11	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520497176	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2025 21:13:18	Citicards CBNA, P.O. Box 6241, Sioux Falls SD 57117-6241
520497177	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2025 20:50:00	Comenity Capital/BBB, P.O. Box 182120, Columbus, OH 43218-2120
520497178	^ MEBN	May 29 2025 20:45:00	D & A Services, 1400 E. Touby Avenue, Suite G2, Des Plaines, IL 60018-3338
520634543	Email/Text: mrdiscen@discover.com	May 29 2025 20:49:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520497179	+ Email/Text: mrdiscen@discover.com	May 29 2025 20:49:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
520497180	+ Email/Text: mrdiscen@discover.com	May 29 2025 20:49:00	Discover Bank Card, 502 E. Market Street, Greenwood, DE 19950-9700
520497181	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 29 2025 21:14:01	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850-5369
520667270	+ Email/Text: RASEBN@raslg.com		

District/off: 0312-1

User: admin

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		May 29 2025 20:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520497182	Email/Text: signed.order@pfwattorneys.com	May 29 2025 20:49:00	Pressler, Felt & Warshaw. LLP, 7 Entin Road, Parsippany, NJ 07054
520497184	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 21:25:08	Syncb/PPC, P.O. Box 530975, Orlando, FL 32896-0001
520497183	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 29 2025 20:59:11	Syncb/TJX, P.O. Box 965015, Orlando, FL 32896-5015
520497185	+ Email/Text: bankruptcy@td.com	May 29 2025 20:50:00	TD Bank N.A., P.O. Box 1448, Greenville, SC 29602-1448
520497172	^ MEBN	May 29 2025 20:44:31	United Wholesale Mortgage, P.O. Box 77404, Ewing, NJ 08628-6404

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520651590	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew K. de Heer	on behalf of Debtor MAREKA YNEZ LAMBO deheer.esq@gmail.com
Denise E. Carlon	on behalf of Loss Mitigation United Wholesale Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor UNITED WHOLESALE MORTGAGE LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5